

A M E N D M E N T S t o t h e C L A I M S

1. (CURRENTLY AMENDED) A method of facilitating a transaction ~~with~~ between a customer and a merchant, comprising:
arranging, via a processing device, for a benefit to be applied to the transaction in exchange for a future performance of a task by the customer, the task being associated with a party other than the merchant, and
the benefit to be applied to the transaction before performance of the task by the customer;
arranging for the customer to provide a security deposit; and
arranging for the security deposit to be returned to the customer based on the performance of the task.
2. (ORIGINAL) The method of claim 1, wherein the transaction comprises a purchase by the customer of at least one of: (i) an item; (ii) a product; and (iii) a service.
3. (CURRENTLY AMENDED) ~~The method of claim 1,~~
A method of facilitating a transaction between a customer and a merchant,
comprising:
arranging, via a processing device, for a benefit to be applied to the transaction in exchange for a future performance of a task by the customer, the task being associated with a party other than the merchant;
arranging for the customer to provide a security deposit; and
arranging for the security deposit to be returned to the customer based on the performance of the task,

wherein the transaction comprises a sale by the customer of at least one of:
(i) an item; (ii) a product; and (iii) a service.

4. (ORIGINAL) The method of claim 1, wherein the benefit comprises at least one of: (i) a reduction in an amount of payment provided by the customer; (ii) a supplemental item received by the customer, (iii) a substitute item received by the customer, (iv) an amount of payment received by the customer, (v) a payment of an alternate currency to the customer, (vi) an improved transaction term, (vii) an improved warranty term, and (viii) an improved interest rate term.

5. (ORIGINAL) The method of claim 1, wherein said arranging for the benefit to be applied to the transaction comprises:

transmitting to the customer an offer to apply the benefit to the transaction in exchange for the future performance of the task by the customer; and
receiving from the customer a response to the offer.

6. (ORIGINAL) The method of claim 5, wherein said transmitting is performed in response to receiving an indication that the customer is interested in purchasing an item.

7. (ORIGINAL) The method of claim 1, wherein the security deposit comprises a payment by the customer.

8. (CURRENTLY AMENDED) ~~The method of claim 1,~~
A method of facilitating a transaction between a customer and a merchant,
comprising:

arranging, via a processing device, for a benefit to be applied to the transaction in exchange for a future performance of a task by the customer, the task being associated with a party other than the merchant;

arranging for the customer to provide a security deposit; and
arranging for the security deposit to be returned to the customer based on the performance of the task,

wherein the security deposit comprises an item owned by the customer.

9. (ORIGINAL) The method of claim 1, wherein the security deposit comprises a reduction of an amount of credit available to the customer.

10. (ORIGINAL) The method of claim 1, wherein the security deposit comprises a payment of an alternate currency by the customer.

11. (CURRENTLY AMENDED) ~~The method of claim 1,~~
A method of facilitating a transaction between a customer and a merchant,
comprising:

arranging, via a processing device, for a benefit to be applied to the transaction in exchange for a future performance of a task by the customer, the task being associated with a party other than the merchant;

arranging for the customer to provide a security deposit; and
arranging for the security deposit to be returned to the customer based on the performance of the task,

wherein the security deposit comprises an interest a customer has in an item.

12. (CURRENTLY AMENDED) ~~The method of claim 1,~~

A method of facilitating a transaction between a customer and a merchant, comprising:

arranging, via a processing device, for a benefit to be applied to the transaction in exchange for a future performance of a task by the customer, the task being associated with a party other than the merchant;

arranging for the customer to provide a security deposit; and

arranging for the security deposit to be returned to the customer based on the performance of the task,

wherein the security deposit comprises a right the customer has to receive a payment.

13. (ORIGINAL) The method of claim 1, wherein said arranging for the customer to provide the security deposit further comprises:

receiving a payment identifier from the customer; and

arranging for the customer to provide payment of the security deposit using the payment identifier.

14. (ORIGINAL) The method of claim 13, wherein the payment identifier comprises at least one of: (i) a credit card number, (ii) a debit card number, (iii) a bank account number, and (iv) electronic payment protocol information.

15. (ORIGINAL) The method of claim 1, wherein said arranging for the customer to provide the security deposit further comprises:

determining an amount associated with the security deposit.

16. (ORIGINAL) The method of claim 15, wherein said determining is based on information associated with the transaction.

17. (ORIGINAL) The method of claim 15, wherein said determining is based on information associated with the customer.

18. (ORIGINAL) The method of claim 17, wherein the information associated with the customer comprises at least one of: (i) demographic information, (ii) psychographic information, (iii) an address, (iv) a credit rating, and (v) a transaction history.

19. (ORIGINAL) The method of claim 15, wherein said determining is based on information associated with the task.

20. (ORIGINAL) The method of claim 15, wherein said determining is based on information associated with the benefit.

21. (ORIGINAL) The method of claim 15, wherein said determining is based on information associated with an item purchased by the customer in the transaction.

22. (ORIGINAL) The method of claim 21, wherein the information associated with the item comprises at least one of: (i) an item price, and (ii) an item category.

23. (ORIGINAL) The method of claim 15, wherein said determining is based on information associated with the merchant.

24. (ORIGINAL) The method of claim 15, wherein said determining is based on at least one of: (i) information associated with a subsidy provider, and (ii) a customer acquisition rate.

25. (ORIGINAL) The method of claim 1, wherein said arranging for the security deposit to be returned to the customer comprises:
providing a payment to the customer.

26. (ORIGINAL) The method of claim 1, wherein said arranging for the security deposit to be returned to the customer comprises:
arranging for a subsidy provider to provide a payment to the customer.

27. (ORIGINAL) The method of claim 1, wherein said arranging for the security deposit to be returned to the customer comprises:
transmitting information associated with the transaction to at least one of: (i) the customer, and (ii) a subsidy provider.

28. (ORIGINAL) The method of claim 1, wherein said arranging for the security deposit to be returned to the customer further comprises:
receiving information associated with the performance of the task from at least one of: (i) the customer, and (ii) a subsidy provider.

29. (ORIGINAL) The method of claim 28, further comprising:

verifying the received information associated with the performance of the task.

30. (ORIGINAL) The method of claim 28, wherein the information associated with the performance of the task comprises a hash value.

31. (ORIGINAL) The method of claim 28, wherein said receiving comprises:

receiving the information associated with the performance of the task from a customer device.

32. (ORIGINAL) The method of claim 28, wherein said receiving comprises:

receiving the information associated with the performance of the task from the customer in a human-recognizable format.

33. (CURRENTLY AMENDED) An apparatus for facilitating a transaction between a customer and a merchant, comprising:

a processor; and

a storage device coupled to said processor and storing instructions adapted to be executed by said processor to:

arrange for a benefit to be applied to the transaction in exchange for a future performance of a task by the customer, the task being associated with a party other than the merchant, and

the benefit to be applied to the transaction before performance of the task by the customer;

arrange for the customer to provide a security deposit; and
arrange the security deposit to be returned to the customer based on
the performance of the task.

34. (ORIGINAL) The apparatus of claim 33, further comprising:
a communication device coupled to said processor and adapted to
communicate with at least one of: (i) a customer device, (ii) a controller, (iii) a
merchant device, (iv) a subsidy provider device, (v) a benefit provider device, (vi)
an escrow service device, and (vii) a payment device.

35. (ORIGINAL) The apparatus of claim 33, wherein said storage device
further stores at least one of: (i) a customer database, (ii) a task database, (iii) a
rebate certificate database, and (iv) a rebate code database.

36. (CURRENTLY AMENDED) A medium storing instructions adapted
to be executed by a processor to perform a method for facilitating a transaction
between a customer and a merchant, said method comprising:

arranging, via a computing device, for a benefit to be applied to the
transaction in exchange for a future performance of a task by the customer, the task
being associated with a party other than the merchant, and
the benefit to be applied to the transaction before performance of the task by
the customer;

arranging for the customer to provide a security deposit; and
arranging for the security deposit to be returned to the customer based on the
performance of the task.

37. (CANCELLED)

38. (NEW) A method comprising:
receiving an indication a customer is interested in purchasing an item from a merchant;
based on the received indication,
transmitting to the customer via a processing device an offer to apply a benefit, provided by a subsidy provider, to a purchase of the item in exchange for a future performance of a task by the customer;
receiving a payment identifier from the customer;
arranging for the customer to provide payment of a security deposit using the payment identifier;
before verifying performance of the task by the customer,
applying the benefit to the purchase;
verifying the performance of the task by the customer; and
arranging for the security deposit to be returned to the customer based on the performance of the task.

39. (NEW) A method comprising:
receiving, from a customer, a security deposit to secure a benefit;
after receiving the security deposit from the customer,
 providing the benefit to the customer in exchange for a task to be
performed by the customer after the customer receives the benefit;
after providing the benefit to the customer,
 receiving, via a processing device, information indicating that the
customer has performed the task; and
after receiving the information,
 returning the security deposit to the customer.